

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

16076
60/01/60
CERTIFICATE OF EXPRESS MAILING

I certify that this paper and the documents and/or fees referred to as
attached hereto and/or herein are being deposited with the United States Postal Service
on September 10, 2003 in an envelope as "Express Mail Post Office to
Address" service under 37 CFR §1.10, Mailing Label Number
EV-14021-688US, addressed to the Commissioner for Patents, P.O. Box
Alexandria, VA 22313-1450.


Ryan Eachus

Attorney Docket No.: VISAP073
First Named Inventor: Benedicto H.
Dominguez

22154 U.S. PTO
10/660263
09/10/03


UTILITY PATENT APPLICATION TRANSMITTAL (37 CFR. § 1.53(b))
(Regular application claiming priority of a provisional)

Mail Stop Patent Application
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir: This is a request for filing a patent application under 37 CFR. § 1.53(b) in the name of inventors:
Benedicto H. Dominguez, Thomas J. Manessis, Melody L. Rutherford, Sandra Salvatori and Janet T. Roth

For: **DATA AUTHENTICATION AND PROVISIONING METHOD AND SYSTEM**

Assigned to: Visa International Service Association

Priority of U.S. provisional application No. 60/410,032 filed on September 10, 2002 and 60/469,284 filed on May 9, 2003 is claimed under 35 U.S.C. § 119(e).

Amend the specification by inserting after the title the sentence: "This application claims priority of U.S. provisional application No. filed on which is hereby incorporated by reference."

Application Elements:

- 24 Pages of Specification, Claims and Abstract
- 2 Sheets of formal Drawings
- 3 Pages Combined Declaration and Power of Attorney
- Separate Declaration

Accompanying Application Parts:

- Do not publish this application. Nonpublication Request is attached.
- Assignment and Assignment Recordation Cover Sheet (recording fee of \$40.00 enclosed)
- Separate Power of Attorney by Assignee
- 37 CFR 3.73(b) Statement by Assignee
- Information Disclosure Statement with Form PTO-1449
- Preliminary Amendment
- Return Receipt Postcard
- Copies of IDS Citations

Claim For Foreign Priority

Priority of Application No. filed on
is claimed under 35 U.S.C. § 119.

The certified copy is enclosed.
 The certified copy has been filed in prior application U.S. Application No.
 The certified copy will follow.

Fee Calculation (37 CFR § 1.16)

Applicant is entitled to Small Entity Status under 37 C.F.R. §1.27.

	(Col. 1) Total Claims		(Col. 2) Claims	(Col. 3) Present Extra	Rate	Additional Fee
TOTAL	54	MINUS	20	= 34	x 18 =	612.00
INDEP.	4	MINUS	3	= 1	x 84 =	84.00
[] First presentation of multiple dependent claim				\$280 =		
Basic Filing Fee under 37 C.F.R. §1.16(a)				\$750 =		750.00
					TOTAL	1446.00
SMALL ENTITY 50% FILING FEE REDUCTION (if applicable)						

Check No. 7933 in the amount of \$1486.00 is enclosed.

The Commissioner is authorized to charge any fees beyond the amount enclosed which may be required, or to credit any overpayment, to Deposit Account No. 500388 (Order No. VISAP073).

General Authorization for Petition for Extension of Time (37 CFR §1.136)

Applicants hereby make and generally authorize any Petitions for Extensions of Time as may be needed for any subsequent filings. The Commissioner is also authorized to charge any extension fees under 37 CFR §1.17 as may be needed to Deposit Account No. 500388 (Order No. VISAP073).

Please send correspondence to the following address:

Customer Number 022434

022434



Phillip P. Lee
Registration No. 46,866

Date: September 10, 2003